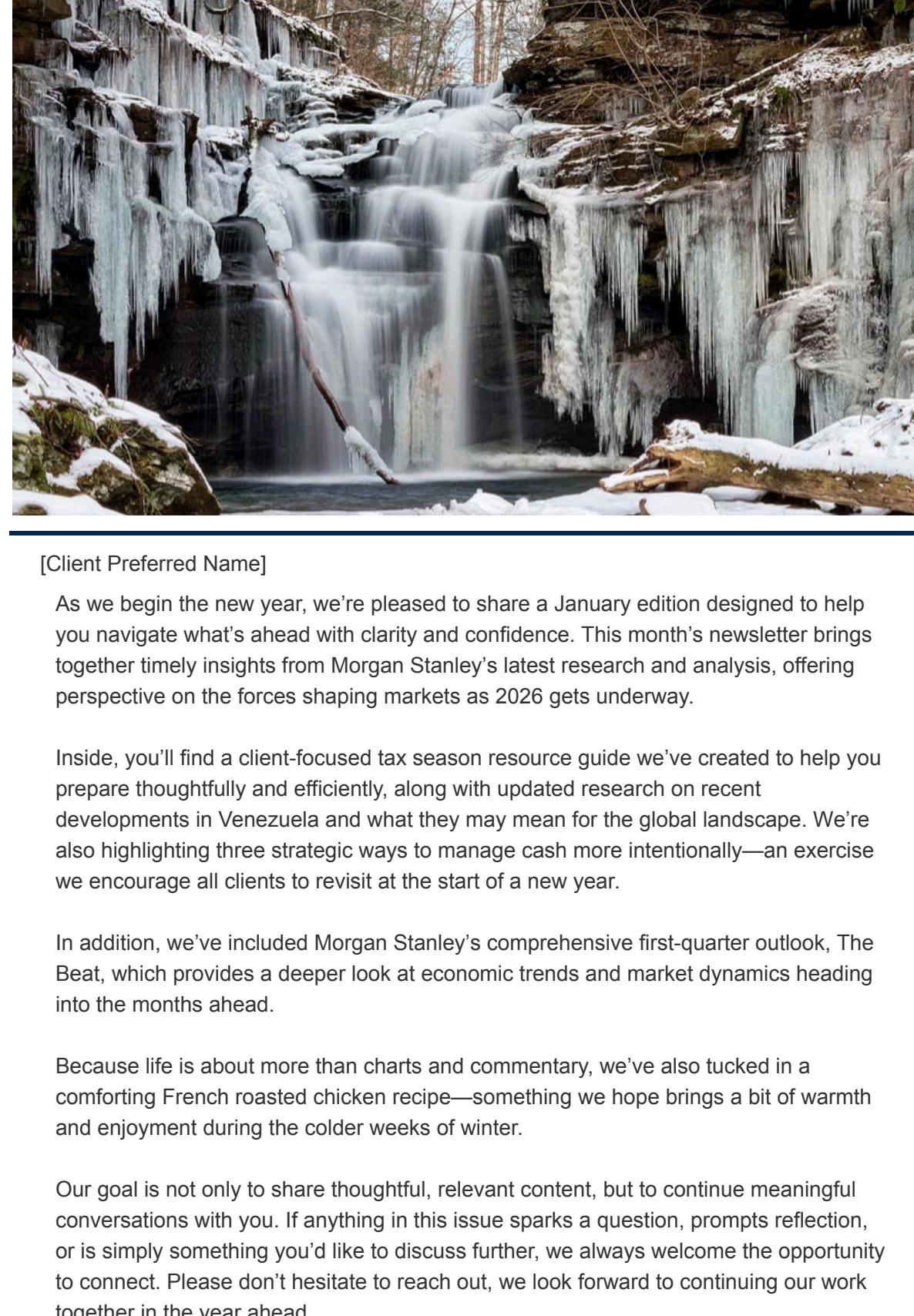


The Monahan Group
January 2026 Newsletter

[Client Preferred Name]

As we begin the new year, we're pleased to share a January edition designed to help you navigate what's ahead with clarity and confidence. This month's newsletter brings together timely insights from Morgan Stanley's latest research and analysis, offering perspective on the forces shaping markets as 2026 gets underway.

Inside, you'll find a client-focused tax season resource guide we've created to help you prepare thoughtfully and efficiently, along with updated research on recent developments in Venezuela and what they may mean for the global landscape. We're also highlighting three strategic ways to manage cash more intentionally—an exercise we encourage all clients to revisit at the start of a new year.

In addition, we've included Morgan Stanley's comprehensive first-quarter outlook, *The Beat*, which provides a deeper look at economic trends and market dynamics heading into the months ahead.

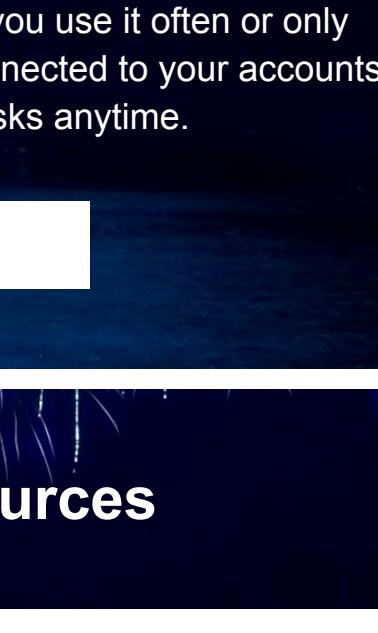
Because life is about more than charts and commentary, we've also tucked in a comforting French roasted chicken recipe—something we hope brings a bit of warmth and enjoyment during the colder weeks of winter.

Our goal is not only to share thoughtful, relevant content, but to continue meaningful conversations with you. If anything in this issue sparks a question, prompts reflection, or is simply something you'd like to discuss further, we always welcome the opportunity to connect. Please don't hesitate to reach out, we look forward to continuing our work together in the year ahead.

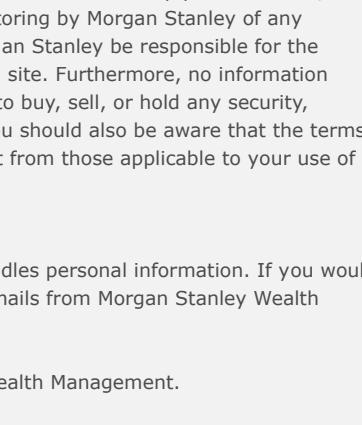
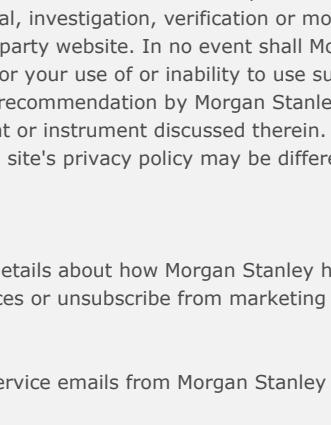
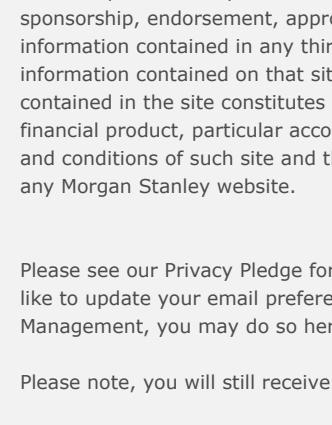
Warm regards,

The Monahan Group**Charles R. Monahan, Jr., CFP®**

Senior Vice President | Wealth Advisor | Senior Portfolio Manager

Gretchen F. Carey, CFP®Associate Vice President | Financial Advisor
Portfolio Manager**Investor Insights****Thoughts on The Market:
The Bullish Signals That Investors
May Overlook**[Listen Now](#)**Monthly Market Analytics**[Read Report](#)**Did You Know?**

This month, we're spotlighting a tool every client should have: the Morgan Stanley Online App. Whether you use it often or only occasionally, it's an easy way to stay connected to your accounts and manage key financial tasks anytime.

[Learn More](#)**Financial Resources****Are You Prepared for Tax Day?**

The countdown to Tax Day has begun. Here are some strategies to consider as the deadline approaches.

Will Mortgage Rates Go Down in 2026?

Mortgage rates are forecast to decline in 2026, improving housing affordability, but challenges persist for prospective buyers.

What to Do If You Plan to Make Catch-Up Contributions in 2026

Under new rules, you may lose an up-front deduction but gain tax-free income once you retire.

[Read More](#)[Read More](#)</div